

Certificate of Notice Page 1 of 2
UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

In re: Marco Esposito-Costagliola
Kimberly A. Esposito-Costagliola
Debtor(s)

Case No. 16-23294 -MBK
Chapter 7

NOTICE OF HEARING ON REAFFIRMATION AGREEMENT

You are hereby notified of a hearing before the Honorable Michael B. Kaplan, United States Bankruptcy Judge.

SUBJECT OF HEARING: Issues Regarding Proposed Reaffirmation Agreement between Debtor and
Creditor Santander Consumer USA, Inc.

- | | | |
|---|--|---|
| <input checked="" type="checkbox"/> Excessive Interest Rate | <input type="checkbox"/> Debtor Part C Incomplete | <input checked="" type="checkbox"/> Insufficient Income |
| <input type="checkbox"/> Relates to a Mortgage | <input type="checkbox"/> Creditor Payment Information Incomplete | <input type="checkbox"/> Relying on 3rd Party Income |
| <input checked="" type="checkbox"/> Other: HIGH BALANCE | <input type="checkbox"/> Presumption of Undue Hardship | |

LOCATION OF HEARING: Clarkson S. Fisher United States Courthouse
Courtroom #8
402 East State Street
Trenton, NJ 08608

DATE AND TIME: 11/7/16 at 2:00PM

PRIOR to the Hearing Date, Pro Se Debtors may call Chambers at 609 858 9397 to Request a Hearing by Telephone.

Parties Wishing to Appear in Person Must Advise Chambers Prior to the Hearing Date,
Otherwise the Matter Will Be Heard on the Papers

Please note that the Director of the Administrative Office of the United States Courts has published a recommended form of Reaffirmation Agreement, Form B240A (4/10) and Reaffirmation Agreement Cover Sheet, Form B27 (12/09). These forms are available on this Court's website at www.njb.uscourts.gov. Click on Forms, then AO Procedural Forms. If you have not already done so, please file a substitute Reaffirmation Agreement using Form B240A (4/10) and Reaffirmation Agreement Cover Sheet using Form B27 (12/09).

JAMES J. WALDRON, Clerk

I hereby certify that I mailed a copy of the above notice to:

Debtor(s); Attorney for the Debtor(s)(if any); Creditor; Attorney for the Creditor (if any);
United States Trustee.

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United States Bankruptcy Court
District of New Jersey

In re:
Marco Esposito-Costagliola
Kimberly A. Esposito-Costagliola
Debtors

Case No. 16-23294-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db/jdb +Marco Esposito-Costagliola, Kimberly A. Esposito-Costagliola, 307 Bradford Place,
Bayville, NJ 08721-2774
cr +Santander Consumer USA, Inc., PO Box 660633, Dallas, TX 75266-0633

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com/nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com/nj83@ecfcbis.com
Charles C. Berkeley on behalf of Joint Debtor Kimberly A. Esposito-Costagliola ccb@verizon.net
Charles C. Berkeley on behalf of Debtor Marco Esposito-Costagliola ccb@verizon.net
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5